

**SUMMIT FINANCIAL GROUP, INC.**

300 North Main Street  
Moorefield, West Virginia 26836

February 9, 2022

**VIA EDGAR**

U.S. Securities and Exchange Commission  
Division of Corporation Finance  
100 F Street, N.E.  
Washington, D.C. 20549  
Attn: Eric Envall

**Re: Summit Financial Group, Inc.  
Amendment No. 1 to Registration Statement on Form S-4  
Filed on February 11, 2022  
File No. 333-262451**

Ladies and Gentlemen:

Pursuant to Rule 461 promulgated under the Securities Act of 1933, as amended, Summit Financial Group, Inc. (the “Company”) hereby respectfully requests that the effective date of the above referenced Registration Statement on Form S-4 be accelerated to 4:00 p.m., Eastern Time, on February 11, 2022, or as soon as practicable thereafter.

We respectfully request that the Company be notified of such effectiveness by a telephone call or email to the Company’s counsel, Sandra M. Murphy of Bowles Rice LLP, who can be reached at (304) 347-1131 or smurphy@bowlesrice.com and that such effectiveness also be confirmed to the Company in writing.

Respectfully,

**SUMMIT FINANCIAL GROUP, INC.**

By: /s/ H. Charles Maddy, III

Name: H. Charles Maddy, III

Title: President and Chief Executive Officer

cc: Sandra M. Murphy, Bowles Rice LLP